

## ABSTRACT OF THE DISCLOSURE

In an IC card to be used for individual authentication or settlement, it becomes necessary to prevent unfair use by any other person than the owner due to loss, theft or the like.

5 For this reason, individual authentication information of the user of the IC card concerned is inputted; the above-described individual authentication information inputted is collated with individual authentication information of the user of the IC card registered in advance; when the collation results in  
10 coincidence, the IC card concerned will be made valid during a predetermined term of validity to make the IC card concerned usable. As the individual authentication information at this time, biometrics information on the finger print, iris, retina and voiceprint of the user is adequate.